

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : **10/041,765**  
Filed : **January 7, 2002**  
Applicant : **Daniel Ahles**  
Title : **SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS  
TO PREDICT FINANCIAL RISK**

Confirmation No. : **3190**  
Art Unit : **3691**  
Examiner : **Kelly Scaggs Campen**

Attorney Docket No. : **34250-1142**  
Customer No. : **29052**

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**DISCLOSURE UNDER 37 C.F.R. § 1.56**

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**Via Efs**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

The prosecution of the following U.S. patent application numbers may be relevant to pending U.S. Patent Application No. 10/041,765:

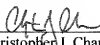
- (1) U.S. Patent Application No. 10/041,955 filed January 7, 2002
  - Non-final Office Action mailed January 18, 2007
  - Response to Non-final Office Action filed April 18, 2007
  - Non-final Office Action mailed July 13, 2007
  - Response to Non-final Office Action filed October 11, 2007
  - Non-final Office Action mailed November 16, 2007
  - Response to Non-final Office Action filed February 19, 2008
- (2) U.S. Patent Application No. 10/302,051 (filed November 20, 2002)
  - Non-final Office Action mailed March 13, 2008
  - Response to Non-final Office Action filed June 13, 2008
- (3) U.S. Patent Application No. 10/302,745 (filed November 20, 2002)
  - Non-final Office Action mailed December 20, 1007

- (4) U.S. Patent Application No. 10/301,770 (filed November 20, 2002)
  - Non-final Office Action mailed March 6, 2008
  - Response to Non-final Office Action filed June 5, 2008
- (5) U.S. Patent Application 10/302,779 (filed November 11, 2002)
  - Non-final Office Action mailed July 9, 2007
  - Response to Non-final Office Action filed December 10, 2007
  - Final Office Action mailed June 25, 2008
- (6) U.S. Patent Application No. 10/302,780 (filed November 20, 2002)
  - Non-final Office Action mailed May 2, 2008
- (7) U.S. Patent Application No. 10/302,796 (filed November 20, 2002)
  - Non-final Office Action mailed March 12, 2008
  - Response to Non-final Office Action filed June 10, 2008

These Office Actions, Responses to Office Action, Advisory Opinions (if any), and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

The citation of this information does not constitute an admission or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise. The citation of this information is made to ensure the Examiner is aware of and considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,

  
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**DATE: July 31, 2008**

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**Attorney Docket No.: 34250-1142**